## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Allan et al. Art Unit: 3693

Serial No.: 09/696,099 Examiner: Lalita M. Hamilton

Filed : October 25, 2000 Conf. No. : 4131

Title : VALUE TRANSACTION SYSTEMS

## Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY TO ACTION OF SEPTEMBER 22, 2006